

# Exhibit 124

**From:** [REDACTED]  
**To:** [REDACTED] Chris Larsen (owner) [REDACTED]@ripple.com Chris Larsen (owner)  
**TimeStamp:** 01/10/20 09:17:44 AM  
**DateRead:** 01/10/20 09:17:58 AM

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XRP call, join or skip?